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ABSTRACT

This competency-based preservice home economics teacher education module on community consumer resources is the second in a set of four core curriculum modules on consumer approach to homemaking education. (This set is part of a larger set of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Three units of instruction are presented: (1) resource characteristics; (2) factors which influence the use of resources; and (3) factors which influence decision making on the use of resources. Each unit includes the following elements: objective, overview, narrative summary, and suggested activities. A list of suggested resources (readings) for the module is also included. A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (JH)

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CONSUMER APPROACH STRAND:

CORE

MODULE I-A-2 COMMUNITY CONSUMER RESOURCES

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1978

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CE 019 902

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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The project was developed under a contract with the Bureau of Homemaking Education, California State Department of Education under the provisions of PL 90-576 and PL 94-482. However, the opinions expressed herein do not necessarily reflect the position or policy of the Bureau of Homemaking Education or the U. S. Office of Education, and no official endorsement should be inferred.

MATCHE PROJECT

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Fifty-one MATCHE modules were written, using the format and objectives selected by the 1971 task force and advisory committee. Modules were reviewed and content validated by subject matter specialists at statewide workshops.

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COMMUNITY CONSUMER RESOURCES

Module Objective

The MATCHE student will be able to develop a means by which students can accurately identify and analyze the kinds or types of resources which they can utilize to achieve their goals, and will be able to determine which resources are and will be available to them.

The MATCHE student will be able to collect information and situational examples from members of the community which indicate the factors which influence the availability of resources, including employment patterns, technological developments, economic and environmental conditions, and the demands made on them.

Module Overview

You have learned that life styles, and a family's and individual's values and goals give direction to and are a reflection of consumer activities. The resources which are available to a family and an individual also influence consumer activities.

One of your main objectives is to assist students to develop skills, strategies, and alternative ways of solving their own problems and making their own decisions. Your task is to help students to determine which resources are available to them at any particular time and to introduce them to resources about which they may be uninformed.

Using available resources will aid students in achieving goals set for themselves. Being able to recognize available resources is crucial. Knowing how to use these resources takes practice, and since your students are consumers, what better practice can they have than learning through experience?

This module has been divided into the following units.

Unit 1: Resource Characteristics

Unit 2: Factors Which Influence the Use of Resources

Unit 3: Factors Which Influence Decision-Making on the Use of Resources

UNIT 1

RESOURCE CHARACTERISTICS

Objective

Given examples of specific resources such as community services, federal and state agencies, local service organizations, and city and county government, the MATCHE student will be able to identify and describe the particular characteristics of each resource in terms of its availability, limitations, ease of use, and the interrelationships between it and other resources.

The MATCHE student will be able to assess the characteristics of particular resources available to individuals, and will identify and justify the selection of the resources which has/have the most potential use for individuals.

Overview

In your observation of individuals and families, you have seen that different forms and combinations of resources may result in similar satisfactions. You have learned that the extent to which individuals and families achieve their goals may be affected by their assessment of the total potential of their resources. And possibly most significant, you have learned that who you are, how old you are, and where you are from influence the availability of resources and the demands which are made on them. You have seen that there are several means to the same end. What do these "means" have in common? What are their common characteristics?

Narrative Summary

Most communities contain a variety of resources which can be employed by the consumer to provide information, furnish services, give direct assistance at varying costs for making decisions about:

1. products
2. employment possibilities
3. educational opportunities
4. personal and home safety
5. retirement problems
6. financial concerns
7. legal matters
8. recreational facilities
9. health problems

One of the roles of the educational institution is to assist consumers to assess and use the services provided by public agencies and volunteer organizations to improve the quality of personal and family living.

Suggested Activities

Select two of the three activities to complete.

1. Read the following case situation and do A, B, and C.

   Mr. and Mrs. Allen were gathered in the living room with their disabled son, Mike, home on a furlough from the Veterans Hospital. Their widowed daughter with her two children, eighteen months old and four years old, were also there visiting. The group was watching the children play on the floor and talking quietly when they were interrupted by a loud noise and an automobile came careening through the wall. The toddler and Mike in his wheelchair were directly in the path of the uncontrolled vehicle, and they were thrown across the room. Just as the group became aware of what had happened, the automobile caught on fire. Mr. and Mrs. Allen were able to carry out Mike in their arms and their daughter picked up the toddler and the four-year-old and ran out the door.

   When the scene was surveyed, it was found that the driver of the car was badly burned, the toddler had a bad gash and bump on his head, Mike was in shock. (He already had mental problems because of his disabled condition.) The other people were frightened but uninjured. The house was a shambles and cans of food had been knocked out of the cupboard and were blackened by smoke.

   a. Discuss with a group of at least five persons--either class members, friends, or family members, about what community resources would probably be used immediately and in the next months as a result of this tragic accident. List at least twenty community resources.

   b. Consider the Allen family as having an $80,000 yearly income, and living in a condominium in an exclusive neighborhood. The driver of the automobile was a corporate president who was returning from celebrating a large business transaction. What community resources do you anticipate the family might have used immediately? What resources might they have used within the next six months?

   c. Consider the Allen family as having an annual income of $3,000, most of which came from social security benefits. The daughter was an A.D.C. mother. Both the Allens and their daughter lived in low-income public housing. The driver of the car was a neighbor's son who had just returned from a wedding celebration. What community resources might have been used immediately? What resources might they have used six months following the accident?

2. Develop a game by yourself or with a group of four other students on the use of community resources. Elements that might be included in the game are costs, if any, involved in the use of specific resources, limitations in groups served by the resources, and availability of resources.

After the game is completed by the student or the committee, it should be tested and evaluated by another group of students.

3. Consult a social service directory to find the various agencies and institutions which provide services to individuals and/or families. Explore in depth at least one agency or institution, and identify what variety of services are provided.

If there are no further assignments, proceed to Unit 2.

UNIT 2

FACTORS WHICH INFLUENCE THE USE OF RESOURCES

Objective

The MATCHE student will be able to analyze his or her personal values and goals and those of others to determine how they influence decisions made about the use of available resources.

The MATCHE student will be able to determine how his or her family pattern and that of others influence the use of available resources.

The MATCHE student will be able to analyze his or her economic status and that of a selected case study from a high- or low-income group to determine how income influences the use of available resources.

The MATCHE student will be able to evaluate pros and cons in the use of resources based on their effects on income, employment, the environment, and personal life styles.

Overview

Consumer education has traditionally been taught within the context of selecting and having goods and has emphasized that economy and sound money management are the keys to success. "Buymanship" has been taught in terms of making rational decisions.

You have learned much about consumer resources from different perspectives. You have already demonstrated a depth of knowledge about yourself and the pupils you will encounter in terms of life styles, values and goals, needs and wants, and available resources. Yet, neither you nor your pupils will be able to effectively engage in consumer learning experiences using resources until you can determine, for yourself and others, what factors influence the use of resources toward those ends and what effects the use of resources will have on such related factors as income, employment, and the environment.

Narrative Summary

Individuals can be helped to analyze their own values so that they can decide what goals are important to them, and the many alternative ways of reaching these goals through the use of community resources, combined with their own efforts.

The more educated family members are, the more likely it is that they can evaluate what community resources to use, and analyze the lasting effects on themselves and the environment.

Suggested Activities

Select two of the three following activities to complete.

1. Analyze the following situation according to the questions at the end. Put your ideas on paper or record them on a cassette for the instructor to hear.

   You, a college senior, have been invited to participate in an important event in three weeks that may lead to a well-paying job. The event requires formal clothes and you do not own an appropriate outfit. You have only $50 available to use in securing the clothing. What would you do to solve the problem, provided the job is of interest to you? Would you?

   a. Try to borrow an outfit from a friend or acquaintance?
   b. Rent one from an establishment that has formal clothes?
   c. Purchase one at a thrift shop if one is available.
   d. Open a revolving charge account, buy an outfit, and use the $50 for the first payment?
   e. Ask a relative or friend to lend you the money?

   After you have thought about the situation, respond to the following questions:

   1. Do you believe that the goal of a well-paying job would be incentive enough for most college students to try to solve the problem of obtaining formal clothes? If not, why is the goal not important?

   2. Would your sex make a difference in the solving of the problem?

   3. Would the goal be strong enough if it were a social event to be attended by someone you love? Why, or why not?

   4. If the possibility of a well-paying job were a strong incentive, what solution would you suggest that might work out best for a male? Would it be the same for a female? Give reasons for your answer.

   5. What values might be involved in making a choice?

   Now talk over the situation with a person of the opposite sex and determine if you agree. If you are not in accord, what might be the reason(s).

   What did you learn about yourself in terms of your personal goals/values in the use of resources?

2. Think about two families which seem to have approximately the same income, and it appears that one family manages well and is happy while the other family seems to be in debt and unhappy. Describe the differences between the two families in the way they use community resources.

Some points to note might be:

a. Use of commercial entertainment versus inexpensive entertainment (e.g., using parks, recreation centers)
b. Purchase of books versus using a public library
c. Educational courses taken for a fee versus free lectures
d. Expensive hobbies versus recycling craft projects
e. Type of vacations taken by each family

Are there any differences in the ways each family lives and uses community resources? What are some value differences between the two families?

3. Find a resource which contrasts the percentage of income which is spent by high-, middle-, and low-income families on the following:

a. Housing
b. Clothing
c. Food
d. Transportation
e. Personal services
f. Furnishings
g. Educational costs
h. Health costs

Now find a case situation of a family in an income level that is different from your own and contrast the way this family uses its resources to the way you use yours (the instructor may have some case studies on file).

If there are no further assignments, proceed to Unit 3.

UNIT 3

FACTORS WHICH INFLUENCE DECISION MAKING ON THE USE OF RESOURCES

Objective

The MATCHE student will be able to identify and describe the factors which influence decisions on the use of resources and determine how these factors influence his or her decisions and those of others.

The MATCHE student will be able to identify and describe constraints in the use of community resources and how they affect achievement of personal and family goals.

Overview

There are many factors which influence decisions. Some of the influencing factors are values, goals, needs, wants, resources, social trends, peer pressures, and the media. The degree to which these affect decisions depends on the person involved and the nature of the decision itself. It is also necessary to take into account limiting factors in the environment.

Narrative Summary

There are extraneous factors in the environment which influence decisions about the use of community resources. The strong movement for ecology, the limit to which the private or public sector can provide services and the products to all people, the lack of some community resources, especially in rural areas, are constraints which sometimes prevent achievement of family goals.

Lack of knowledge, the inability to communicate on the part of individuals, and inability to carry out the decision-making process are also inhibiting factors at the personal level. A value system which rejects help from outside forces also may be a constraint in the use of resources for the achievement of personal and family goals.

Suggested Activities

Complete both activities.

1. Read a Sunday paper or listen to the radio or watch television for at least an hour, including a newscast. Identify in writing what community resources were mentioned, and whether or not persons were urged to use them. Were any constraints on the use of resources reported, such as protests by ecologists or religious leaders?

Now look over the list and mark those with a "U" which you would consider using and those with "NU" which you would not use. Also, list your reason for using or not using each resource. Your list will look something like this.

Resource	Decisions	Reason
Encanto Park	NU	The geographic location is too far from my home. (Only a limited number of persons may enter the park.)
X Park Golf Course	NU	I do not play golf.
County Hospital	NU	I prefer using my doctor's hospital so as to use his services. I would not qualify to use the county hospital because I make too much money.
Rabies Immunication Clinic	U	I will pay a small fee, for it is less expensive to have my two dogs immunized here than at veterinarian's office. I believe it is necessary to have dogs immunized.

2. Analyze the following case situation and answer the questions listed below.

A teacher has just been hired to teach in the same building as you, and she/he confesses that his or her three-year-old child is very ill and she or he has only $5 left after paying for groceries, a security deposit on an apartment, and purchasing two tires while traveling from the East. She or he has no relatives or friends in the area and is desperate about what to do because payday is not until September 15 and today, September 1, is the first day of school. She or he hopes to get back a security deposit in about a week; a child support check is due in about two weeks, but sometimes it is late. The landlord's wife has the child for only today, but she must go to work tomorrow.

a. Where would you suggest that she or he go for help?

b. If she or he goes to certain agencies, such as the credit union, county hospital, or a family service agency, what constraints may she or he meet?

c. If she or he is able to obtain low-cost medical help for the child, what will she or he have to consider in making a decision to accept the assistance?

MODULE POSTTEST

After you have completed this unit, you should be ready to take the Module Posttest. See your instructor.

Suggested Resources

Blucker, Gwen. An Annotated Bibliography of Games and Simulations in Consumer Education. Urbana: University of Illinois, 1973.

Cohen, Jerome B. Personal Finance: Principles and Case Problems. Homewood, Illinois: Richard D. Irwin, 1975.

Crandall, Elizabeth W.; Irma Gross; Marjorie W. Knoll. Management for Modern Families. New York: Appleton-Century-Croft, 1973, 9-22.

Firebaugh, Francille, and Ruth E. Deacon. Home Management Context and Concepts. Boston: Houghton Mifflin, 1975, 105-199.

Howe, Leland W., and Mary Martha Howe. Personalizing Education. New York: Hart Publishing, 1975.

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Paolucci, Beatrice. "Managerial Decision Patterns," Forum. New York: J. C. Penney Co., 1968.

Troelstrup, Arch W. The Consumer in American Society. New York: McGraw-Hill, 1970.

Twelker, Paul A., and Kent Layden. The Guide to Simulations/Games for Education and Training. Lexington, Massachusetts: Information Resources, Inc. (P. O. Box 417), 1973.

Wolf, Harold A. Personal Finance. Boston: Allyn and Bacon, 1975.

Leaflets:

President's Commission on Consumer Interest. Guide to Federal Consumer Services. Washington, D. C.

U. S. Department of Agriculture. Food and Nutrition Services.

U. S. Food and Drug Administration, Superintendent of Documents, FDA Fact Sheets.

MODULE PRE/POSTTEST

Student_____

Community Consumer Resources

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of pretest results.

1. Name <u>two sources</u> in the community which provide authentic information/services to individuals and families in each of the major categories listed below, and indicate <u>one function</u> and <u>one limitation</u> of each of the agencies/institutions listed. (Turn the paper sideways when answering.)

Category	Agency/Institution	Function	Limitations
a. Recreational activites			
b. Cultural activities			
c. Educational activities			
d. Family and/or children problems			
e. Housing concerns			
f. Health problems			
g. Legal matters			
h. Provision of food for family			
i. Employment			

2. a. Name five factors which influence whether individuals or families use community resources on a limited or unlimited basis.
   a.
   b.
   c.
   d.
   e.

   b. Analyze three of the factors listed in 2.a. and describe the interrelationships between the values, life style, economic situation, and use of resources.

a.

b.

c.

3. Describe what means you could develop and/or use to communicate how individuals/families use a variety of public or private resources to achieve personal/family goals.

4. Identify five public issues involved in providing or restricting community resources for individuals/families. Explain one of them.

a.
b.
c.
d.
e.

Return this test to your instructor for evaluation.

ANSWER KEY
MODULE PRE/POSTTEST

Community Consumer Resources

Instructor:	Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. (Any two under each category will answer the question.)

Agency/Institutions	Function	Limitations
a. Recreational Activites		
Parks & Recreation Department	Provides low-cost or free swimming and tennis lessons. May hold day camps and special classes in crafts.	One needs equipment and special clothing for some activities. Fees for materials for craft classes.
YWCA or YMCA	Has low-cost swimming, tennis lessons. Organizes recreational events for different age groups, including card groups, special interest classes.	One may have to be a member or pay a fee for certain activities.
Community schools	Have a variety of recreational activities for adults and children.	May not have a community school located in neighborhood.
Garden clubs	Give help in flower arranging, plant growing, and lawn care.	One may have to bring own flowers and equipment. May be a membership fee.
b. Cultural Activities		
Museums	Organize group tours or individuals may browse by themselves.	Are limited in number and usually located in cities only.

Answer Key (Continued)

Libraries	Offer books, films, periodicals to public without charge. Hold lectures on variety of topics. Hold reading activities for children.	Possible transportation problems, but mobile libraries are helping in alleviating the problem
Art galleries	Have regular collections as well as special exhibits.	Are quite limited in number and location may be out of the way for some.
Symphony orchestras	Hold pop concerts as well as regular concerts.	Are located in cities only, and concerts may have admission cost.
Community theaters	Offer dramatic and musical entertainment. In addition to commercial production, many areas have productions done by amateurs.	Have fees for admission in most instances.

c. Educational Activities

Public secondary schools	Offer low-cost adult classes. Schools designated as community schools have simultaneous activities for families.	Are limited to specific schools because of cost of operating. Have fees for most classes.
Community colleges	Have a variety of credit and non-credit classes open to public. Offer free lectures and other activities to public.	Have fees for classes. May not have one in all geographical areas.
Universities	Provide free lectures to public and seminars for small fees. May have open library privileges for community members.	May not have one easily accessible.

d. Family Service Activities

Salvation Army	Takes care of families with acute needs until they receive welfare assistance. Offers counseling and classes.	Has limited funds from United Fund and private donors so is not able to assist all that apply. Agency operates largely in urban areas.

Answer Key (continued)

Family Service Organization	Offers counseling approach to family problems. Is funded by United Fund and private donors.	Has limited resources to serve all families.
Family Debt Counselors	Provide financial counseling for debt-ridden families for enrollment fee of less than $5. Should not be confused with commercial organizations for they are manned by volunteers.	May not be known by many families and are usually only in urban areas.
Public Welfare Office	Provides family and children's services, as well as assistance payments; a state agency.	May take several trips to office to process application, and persons may resent having to give out private information. May not be able to secure assistance if have some resources.
Consumer Protection Agency	Is a state agency which works for consumers to prevent fraud.	Has limited staff and legal powers.
Consumer Product Safety Commission	Is federal referral agency which provides information about safety of products. Is especially good for asking about toy safety.	Takes time to have questions answered because of limited staff.
Bureau of Indian Affairs	Assists urban and reservation Indians with special problems. Operates schools and hospitals.	Is hampered in operating by special federal regulations.

e. Housing Activities

Federal Housing Authority	Has Department of Housing and Urban Development, which assists in interpreting forms, provides information, and does inspection under certain conditions.	Is offered only to consumers who receive federal housing loans.

Answer Key (continued)

Banks and Loan Companies	May provide printed information about housing loans and may give informal advice about housing purchases.	Are more likely to provide services to regular customers.
Police Department	Provides information about making homes safe from burglars.	Takes money to use suggested measures, such as new locks.
Fire Department	Gives advice about making a home safe from fire hazards.	Gives speeches largely at group meetings so all families may not hear presentations.

f. Health Activities

County Medical Society	Provides referral service for health and genetic counseling.	Is unable to state costs or most qualified personnel.
Vocational Rehabilitation Department	Can offer training to handicapped persons, including those with special health problems so they can become employable again.	Is largely a referral agency; some consumers may be unaware of the services.
Poison Control Center	Offers emergency services to persons ingesting poisons. Can provide telephone advice for immediate measures to be used.	Requires transportation to center; is mostly in urban areas.
Social Security Administration	Signs up eligible persons for social security benefits, those past 62, the disabled, and children of deceased parents who were on social security.	Must meet certain qualifications in order to be eligible for benefits.
County and State Health Departments	Dispense health services to indigent population, provides materials on health problems, and provide free or low-cost immunizations.	Must go to the offices and must pay for services if able to pay.

Answer Key (continued)

Mental Health Clinics	Offer assistance to individuals and families undergoing mental problems, including alcohol, drug, and child abuse problems.	Have to be willing to reveal background and true feelings in order to be helped.
g. Legal Activities		
Legal Aid Society	Provides low-cost legal services.	Must qualify in terms of income before being a client.
State Tax Commission	Assists in filling out income tax forms. Handles protests from property owners about real estate taxes.	Has limited staff so may have to wait for services.
Consumer Fraud Division of Attorney General's Office	Speaks to groups on topic and may be able to assist in filing fraud claims.	Has limited staff.
Internal Revenue Service	Answers questions and provides printed materials on filling out tax forms.	Is located mostly in urban areas.
h. Food Activities		
Food and Drug Administration	Has consumer service division which answers questions about food and drugs. Has some Spanish-speaking personnel.	Can answer only general questions.
Food Stamp Division of state agency	Signs up eligible persons for receiving food stamps.	Must go to location, and not all persons are able to qualify.
Department of Agriculture Cooperative Extension Service	Answers questions concerning storage, preservation, and nutritive value of food. Gives direct home service for indigent.	Each county has office located only in county seats.

Answer Key (continued)

i. Employment Activities

Employment Security Office	Has listing of jobs available and provides testing service to assist partipants in finding right kind of job.	Must travel to location. Has limited staff.
Veterans Administration	Assists veterans in finding employment and with other problems.	Is limited to veterans and their families.
Work-Training Programs	Urban League, state employment service give referral to programs.	Must be referred to programs by another agency.

(Other answers may be listed.)

Answer Key (continued)

2. a. economic situation
feelings of adequacy
health
educational level
time and energy available
value system
transportation available
geographic location
cultural background
age of individual

b. Older individuals who have been raised and lived their entire lives in a rural location frequently have strong values about thrift, morality, and religion; their life styles and value systems reflect these beliefs. Even though some of them are economically better off than others, a fairly simple life style is adhered to by most of them.

Well-educated individuals are more likely to be informed about community resources; thus many educated persons use community resources to enrich their lives both culturally and economically. For example, married college students may be on limited incomes, but they take advantage of the college-sponsored activities for cultural activities so that they are able to place value on asthetics.

Availability of transportation frequently determines whether or not an individual is able to work outside his or her geographic location. If an individual must take any job available in the immediate geographic location, then the income earned determines the life style and often the value system because the individual has only the values of his or her immediate associates for comparison. If transportation is not available, then the person can take advantage only of the community resources within walking distance. It can be readily ascertained that the availability of transportation does help determine economic situation, life style, values, and use of community resources.

The age and health of an individual or family member may limit earning capacity, which in turn affects the life style, economic situation, and use of community resources. The older a person is, the more likely he or she is to consider that using some community resources, such as public health clinics, is taking charity. Many have the attitude that the resources should be given to those who need them more acutely.

Feelings of inadequacy on the part of an individual often cause vascillation of values, for such individuals feel hopeless and confused. Feelings of inadequacy may be reflected in the inability to hold down a job which provides an adequate income to live comfortably. Also, inadequate individuals frequently do not seek outside assistance in the community but instead succumb to living in poverty.

Answer Key (continued)

3. home visits, such as those made by Nutrition Aides with the Cooperative Extension

   radio spots advertising available resources

   TV service announcements

   posters in small independent grocery stores in low-income areas, developed by students

   neighborhood councils which could advertise community resources in that particular neighborhood

   skits in class

   role playing

4. a. emphasis on the conservation of resources--fewer public golf courses are being built in some areas because of the land and water they use

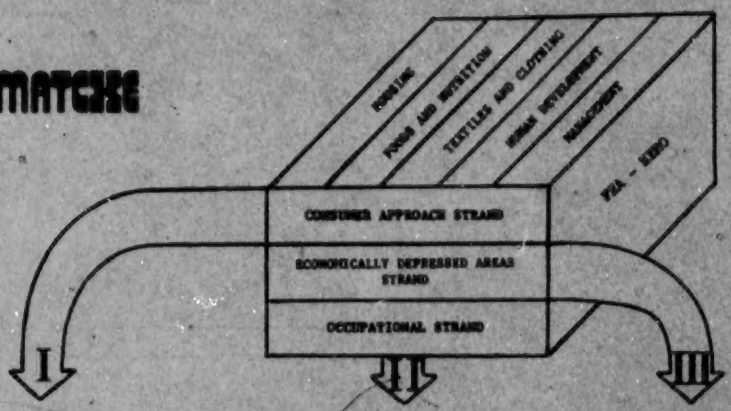
   b. resistance of taxpayers to provide community services--because of high taxes and inflated living costs, legislators are retrenching some services offered to the public at the request of their constituents

   c. abuse by users of the resources--individuals who receive welfare and are not eligible for it have caused some public condemnation of welfare

   d. exceptionally high costs of services and resources provided by professional persons--doctors who charge exceptionally high fees without providing much service have caused public condemnation of Medicare

   e. increased costs of government-provided resources versus resources and services provided by the private sector--in some instances, costs of the service are doubled when provided by the government

   f. conflict of values--a good example of this problem is providing abortions at public expense, for many groups are violently opposed to abortions



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele